

CERTIFICATE OF PUBLICATION

From THE NEWS-POST

Frederick, Md.

ASSIGNEE'S SALE

of certain, two-acre, improved real property located in the Second Election District of Frederick County, Maryland, located at 11804 Browningsville Road, Monrovia, Maryland.

Under and by virtue of a power of sale contained in a mortgage from Stephen P. Rivenbark and Cheryl L. Rivenbark, his wife, unto Ernest E. Watkins dated August 4, 1980, said mortgage being recorded at Book 1121, page 492, one of the Land Records of Frederick County, Maryland, with said mortgage being in default and having been assigned unto the undersigned assignee for foreclosure, the undersigned will offer for sale at public auction at the clock tower of the Frederick County Courthouse located at 100 West Patrick Street in Frederick City, Maryland, on

THURSDAY, JANUARY 8, 1987

AT 10:00 A.M.

all the following real estate and improvements being subject to the above mortgage:

ALL that lot or parcel or land contained 5.326 acres, more or less, known as lot numbered Seven (7), Section III, in a subdivision known as and called "WATKINS WILDERNESS" as per plat thereof recorded in Plat Book 22, Plat 97, among the Land Records of Frederick County, Maryland.

BEING all of the real estate which was conveyed unto Cheryl L. Rivenbark by deed from Ernest E. Watkins dated August 4, 1980, and recorded at Book 1121, page 490, one of the Land Records aforesaid.

The property to be foreclosed and described herein is improved with a brick garage of recent construction approximately 40' x 24' containing approximately 960 square feet, said garage presently being used as a dwelling, consisting of one bath, kitchen, living room, two bedrooms, and no central heat. The property and improvements are being sold "as is" and pursuant to the description contained in the aforesaid mortgage, deed and other land records, and the successful purchaser will be buying such property in total, regardless of deficiency or surplus in actual computed area and regardless of the condition of the same.

TERMS OF SALE: A deposit of \$5,000.00 of the sale price will be required of the successful bidder at the time and place of sale in the form of cashier's, certified or other check acceptable to Assignee, payable or endorsed to the Assignee. The balance of the purchase price shall be paid within 15 business days of the ratification of the sale by the Circuit Court for Frederick County, Maryland (unless postponed at sole option of Assignee); with interest to be paid on the unpaid balance of the purchase price from the date of auction sale to the date of final settlement at the rate of 10% per annum. Taxes and other public charges and assessments shall be adjusted for current year payment to date of sale and assumed thereafter by the purchaser. All costs incident to the settlement and conveyancing, including, without limitation, document preparation, recording costs and taxes, transfer taxes, revenue stamps, settlement fees, notary fees, survey expense (if any), and title charges and premiums will be at the cost of the purchaser.

This is to certify that the annexed *Assignee's Sale* was published in the *News-Post* newspapers published in Frederick County, at least once in each of three successive weeks, the first such publication having been made not less than 15 days prior to sale, and the last such publication being made not more than one week prior to the *8th* day of *January* 19*87*.

THE NEWS-POST

Per *K. S. McKnight*

Assignee reserves the right to withdraw the herein described property from sale at any time. In the event of default, the Assignee reserves the right to declare as forfeited the deposit of purchaser as liquidated damages, to resell the property at the purchaser's risk or to pursue such other remedy he may have under Maryland law. The property herein is being sold subject to all Federal, State and County laws and ordinances which may affect the property and/or its use, as well as all easements, restrictions, covenants, conditions and other matters of record which may be superior to the mortgage being foreclosed.

NOTE: For additional information, contact the Assignee or auctioneer.

JOSEPH S. WILTY

Assignee

117 West Patrick Street

Frederick, Maryland 21701

662-5155

GREGORY M. BURGEE

Attorney for Assignee

117 West Patrick Street

Frederick, Maryland 21701

662-5155

TROUT AUCTIONEERS

Auctioneer

15 North Court Street

Frederick, Maryland 21701

663-1555

Filed January 5, 1987